

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John Luzzi  
Barbara Anne Luzzi  
Debtors

Case No. 16-03949-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 12

Date Rcvd: Jan 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2017.

db/jdb       #+John Luzzi, Barbara Anne Luzzi, 1515 Mohawk Drive, Effort, PA 18330-9728  
4836651       +Bank of America, PO Box 31785, Tampa, FL 33631-3785  
4836654       +PNC Bank, 2730 Liberty Avenue, M/S P5PWLC02, Pittsburgh, PA 15222-4704  
4836655       Pocono Medical Center, PO Box 822009, Philadelphia, PA 19182-2009  
4836657       +Rodney M Dobrowski DMD PC, 828 3rd Street, Whitehall, PA 18052-6647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr           EDI: RECOVERYCORP.COM Jan 06 2017 19:08:00       Recovery Management Systems Corporation,  
            25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4836652       +EDI: CAPITALONE.COM Jan 06 2017 19:08:00       Capital One, PO Box 30285,  
            Salt Lake City, UT 84130-0285  
4836653       +EDI: CHASE.COM Jan 06 2017 19:08:00       Chase, PO Box 15298, Wilmington, DE 19850-5298  
4836656       +E-mail/Text: bankruptcyteam@quickenloans.com Jan 06 2017 19:06:55       QUICKEN LOANS,  
            1050 WOODWARD AVE, Detroit, MI 48226-1906  
4837036       EDI: RECOVERYCORP.COM Jan 06 2017 19:08:00       Recovery Management Systems Corporation,  
            25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4836658       +EDI: SEARS.COM Jan 06 2017 19:08:00       Sears/CBNA, P.O.Box 6282,  
            Sioux Falls, SD 57117-6282  
4836659       EDI: RMSC.COM Jan 06 2017 19:08:00       Synchrony Bank/JC Penneys, P.O. Box 965007,  
            Orlando, FL 32896-5007

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net  
Timothy B. Fisher, II on behalf of Debtor John Luzzi donna.kau@pocono-lawyers.com  
Timothy B. Fisher, II on behalf of Joint Debtor Barbara Anne Luzzi donna.kau@pocono-lawyers.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **John Luzzi**  
First Name Middle Name Last Name  
  
Debtor 2 **Barbara Anne Luzzi**  
(Spouse, if filing) First Name Middle Name Last Name  
  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:16-bk-03949-JJT**

Social Security number or ITIN **xxx-xx-9774**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-6610**  
EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John Luzzi

Barbara Anne Luzzi

By the  
court:

January 6, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**